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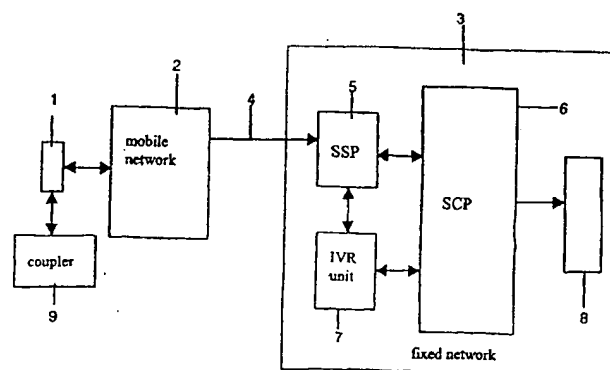
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(54) Title: METHOD AND APPARATUS FOR CASHLESS TRANSACTIONS VIA A TELECOMMUNICATIONS NETWORK



(57) Abstract: A method of using a telecommunications network (3) cashless transaction service is provided, in which a user accesses the service using a network access instrument, such as a mobile phone (1) which produces a signal. The signal is forwarded to an interface device (5) of the network (3), which extracts service and user identity data therefrom, and passes the data to a processing unit (6) for the service of the network (3). The service processing unit (6) processes the data, instructs the interface device (5) to forward the access instrument signal to an input output device (7) of the network (3), and instructs the input output device (7) to request transaction details from the user. The details are sent to the input output device (7), which passes them to the service processing unit (6). This processes the details and decides whether or not the transaction can proceed, causes output of a signal conveying acceptance or rejection of the transaction to the user, and, if the transaction can proceed, arranges for the transaction to be carried out. The telecommunications network (3) may comprise a fixed network, the interface device a service switching point (5), the service processing unit a service control point (6), and the input output device a interactive/intelligent voice recognition unit (7).

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